Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 1 of 30

Fill in this information to identify your case:					
Debtor 1	Richard John				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court fo	r the: Eastern District of Pe	ennsylvania		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
	read the summary and schedules filed with this declaration and
	read the summary and schedules filed with this declaration and
der penalty of perjury, I declare that I hav t they are true and correct.	read the summary and schedules filed with this declaration and
t they are true and correct.	
	read the summary and schedules filed with this declaration and

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 2 of 30

Fill in this information to identify your case:						
Debtor 1	Richard John Young	g, Sr.				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the: Ea	astern District of Pennsyl	vania			
Case number	21-12572 (If known)					

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$40,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 77,400.00
1c. Copy line 63, Total of all property on Schedule A/B	\$117,400.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$48,644.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$13,589.75
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 104,859.00
Your total liabilities	\$167,092.75
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,645.00
Schedule J: Your Expenses (Official Form 106J)	_{\$} 2,200.00

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 3 of 30

Debtor 1

Richard John Young, Sr.

Middle Name

Last Name

Case number (if known) 21-12572

Pa	Answer These Questions for Administrative and Statistical Records						
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?						
	 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ✓ Yes 						
7.	What kind of debt do you have?						
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.						
	Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.	of the form. Check this box and	d submit				
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	come from Official	\$2,165.00				
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:						
		Total claim					
	From Part 4 on Schedule E/F, copy the following:						
	9a. Domestic support obligations (Copy line 6a.)	\$					
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$13,589.75					
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$					
	9d. Student loans. (Copy line 6f.)	\$					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00					
	9g. Total. Add lines 9a through 9f.	\$13,589.75					

Document Page 4 of 30

Fill in this information to identify your case and this filing:						
Debtor 1	Richard John	Young, Sr.				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the: Eastern District of Pe	ennsylvania	-		
Case number	21-12572					
oudo numbor						

Official Form 106A/B

Schedule A/B: Property

12/15

☐ Check if this is an amended filing

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

_ '	o. Go to Part 2. es. Where is the property	?		What is the property? Check all that apply.	5	
1.1.	4345 Tackawanna			Single-family home Duplex or multi-unit building	Do not deduct secured claims or exe the amount of any secured claims or Creditors Who Have Claims Secured	n Śchedule L
	Street address, if available, or other description		escription	☐ Condominium or cooperative ☐ Manufactured or mobile home ☐ Land	entire property? portion	t value of t you own? 30,000.0
	Philadelphia City	PA State	19135 ZIP Code	☐ Investment property ☐ Timeshare	Describe the nature of your over interest (such as fee simple, to	wnership enancy by
				Other Who has an interest in the property? Check one.	the entireties, or a life estate), Fee Simple	
	Philadelphia			■ Debtor 1 only		
	County			Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is community (see instructions)	property
				At least one of the debtors and another Other information you wish to add about this it	em, such as local	
you	own or have more than o	one, list h	ere:	Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply.	tem, such as local squaters. Poor co	
you 1.2.	own or have more than o	one, list h	ere:	Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply. Single-family home	em, such as local squaters. Poor co	n Śchedule
				Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exe the amount of any secured claims or Creditors Who Have Claims Secured Current value of the entire property?	n Śchedule
	2757 Bethel Road			Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Do not deduct secured claims or exe the amount of any secured claims or Creditors Who Have Claims Secured Current value of the entire property? portion 10,000.00 \$ Describe the nature of your owinterest (such as fee simple, to the entireties, or a life estate),	s Schedule d by Proper t value of you own 10,000 wnership enancy b
	2757 Bethel Road Street address, if available, Chester	, or other d	escription	Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured claims or exe the amount of any secured claims or Creditors Who Have Claims Secured Current value of the entire property? portion \$ 10,000.00 \$ Describe the nature of your ow interest (such as fee simple, to	s Schedule d by Proper t value of you own 10,000 wnership enancy b
	2757 Bethel Road Street address, if available, Chester	, or other d	escription	Other information you wish to add about this it property identification number: Occupied by What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Do not deduct secured claims or exe the amount of any secured claims or Creditors Who Have Claims Secured Current value of the entire property? portion 10,000.00 \$ Describe the nature of your owinterest (such as fee simple, to the entireties, or a life estate),	s Schedule d by Proper t value of you own 10,000 wnership enancy b if known

Debtor 1

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Richard John Young, Sr. Document Page 5 of 3Qe number (if known) 21-12572 Desc Main Last Name

1.3.	Street address, if available	or other description	What is the property? Check all that apply. ☐ Single-family home ☐ Duplex or multi-unit building	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on Schedule D:
	Street address, if available	s, or other description	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	City	State ZIP Code	□ Land □ Investment property □ Timeshare □ Other	Describe the nature of interest (such as feet the entireties, or a life	simple, tenancy by
	County		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iterproperty identification number:		mmunity property
			II of your entries from Part 1, including any entries		\$40,000.00
you own	that someone else drive , vans, trucks, tractors	s. If you lease a vehicle	st in any vehicles, whether they are registered or re, also report it on Schedule G: Executory Contracts and motorcycles	•	,
3.1.	Make: Model:	Chevy Silverado	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	d claims on Schedule D:
	Year: Approximate mileage: Other information:	2015	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
•	own or have more than	one, describe here:	☐ Check if this is community property (see instructions) Who has an interest in the property? Check one.		*
3.2.	Make: Model:	Silverado 2017	Debtor 2 only Debtor 2 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on <i>Schedule D:</i>
	Year: Approximate mileage:		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
	Other information:		☐ Check if this is community property (see instructions)	\$15,000.00	\$15,000.00

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Richard John Young, Sr. Document Page 6 of 3Qe number (if known) 21-12572 Debtor 1

3.3.	Make: Model: Year: Approximate mileage: Other information:	Harley Motorcycle 2012	Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property? \$ 8,000.00	d claims on Schedule D:
3.4.	Make: Model:		Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D:
	Year: Approximate mileage: Other information:		□ Debtor 2 only□ Debtor 1 and Debtor 2 only□ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
	Other information.		☐ Check if this is community property (see instructions)	\$	\$
	<i>nples:</i> Boats, trailers, mo	otors, personal watercra	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)		d claims on Schedule D:
If you 4.2.	own or have more than	·	Who has an interest in the property? Check one.	Do not deduct secured cla	
	Model: Year: Other information:		□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)	the amount of any secured Creditors Who Have Claim Current value of the entire property? \$	
		=	l of your entries from Part 2, including any entries		\$33,000.00

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Richard John Young, Sr. Document Page 7 of 30e number (if known) 21-12572

Debtor 1

Part 3:

Describe Your Personal and Household Items

Current value of the

Desc Main

יט	by you own of have any legal of equitable interest in any of the following items?	portion year Do not ded or exemption	uct secured claims
6.	Household goods and furnishings		
	Examples: Major appliances, furniture, linens, china, kitchenware		
	No F :		
	Yes. Describe Furniture	\$	3,000.00
7.	Electronics		
	Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games		
	☐ No ☐ Yes. Describe	\$	500.00
8.	Collectibles of value		
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles		
	✓ No ✓ Yes. Describe	\$	
9.	Equipment for sports and hobbies		
	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments		
	□ No □ Yes. Describe	\$	
		Φ	
10	Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment		
	No		
	☐ Yes. Describe	\$	
11	Clothes		
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No		
	Yes. Describe	\$	700.00
12	. Jewelry		
	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver		
	✓ No ☐ Yes. Describe	\$	
13	. Non-farm animals Examples: Dogs, cats, birds, horses		
	☑ No		
	Yes. Describe	\$	
14	Any other personal and household items you did not already list, including any health aids you did not list		
	☑ No		
	Yes. Give specific information	\$	
15	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$	4,200.00

Debtor 1

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Richard John Young, Sr. Document Page 8 of 3Qe number (# known) 21-12572

Part 4: Describe Your Financial Assets

		any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash <i>Examples:</i> Money yo	ou have in your wallet, in your hon	ne, in a safe deposit box, and on hand when you file your petition	
✓ No ☐ Yes			\$
	g, savings, or other financial accou	unts; certificates of deposit; shares in credit unions, brokerage ho ultiple accounts with the same institution, list each.	uses,
□ No ☑ Yes		Institution name:	
	17.1. Checking account:	TD Bank	\$ 200.00
	17.2. Checking account:		\$
	17.3. Savings account:		\$
	17.4. Savings account:		\$
	17.5. Certificates of deposit:		\$
	17.6. Other financial account:		\$
	17.7. Other financial account:		\$
	17.8. Other financial account:		\$
	17.9. Other financial account:		
	Institution or issuer name:	erage firms, money market accounts	\$ \$ \$
	d stock and interests in incorpo p, and joint venture	rated and unincorporated businesses, including an interest	in
□ No	Name of entity:	% of ownership	:
			\$
Yes. Give specific information about them		0% %	\$

 Case 21-12572-mdc
 Doc 17
 Filed 10/02/21
 Entered 10/02/21 16:21:34
 Desc Main

 Richard John Young, Sr.
 Document
 Page 9 of 3Qe number (if known) 21-12572
 Desc Main
 Debtor 1

20.	Negotiable instruments i	orate bonds and other negotiable and non-negotiable instruments nclude personal checks, cashiers' checks, promissory notes, and money orders. ents are those you cannot transfer to someone by signing or delivering them.	
	✓ No✓ Yes. Give specific information about	Issuer name:	
	them		\$
			\$
			\$
21.	Retirement or pension Examples: Interests in IF No	accounts RA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes. List each account separately.	Type of account: Institution name:	
		401(k) or similar plan:	\$
		Pension plan:	\$
		IRA:	\$
		Retirement account:	\$
		Keogh:	\$
		Additional account:	\$
		Additional account:	\$
		deposits you have made so that you may continue service or use from a company with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	☐ Yes	Institution name or individual:	
		Electric:	\$
		Gas:	\$
		Heating oil:	\$
		Security deposit on rental unit:	\$
		Prepaid rent:	\$
		Telephone:	\$
		Water:	\$
		Rented furniture:	\$
		Other:	\$
23.		a periodic payment of money to you, either for life or for a number of years)	
	No No		
	Yes	Issuer name and description:	
			\$
			\$ \$
			

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Richard John Young, Sr. Document Page 10 of Q number (if known) 21-12572 Debtor 1

Desc Main

24. Interests in an education IRA, in 26 U.S.C. §§ 530(b)(1), 529A(b), ✓ No	n an account in a qualified ABLE program, or under a qualified sta and 529(b)(1).	ate tuition program.	
☐ YesIr	nstitution name and description. Separately file the records of any inter-	ests.11 U.S.C. § 521(c):	
			\$
_			\$
_			\$
25. Trusts, equitable or future inter exercisable for your benefit	rests in property (other than anything listed in line 1), and rights o	r powers	
☑ No			
Yes. Give specific information about them			\$
			*
	s, trade secrets, and other intellectual property s, websites, proceeds from royalties and licensing agreements		
☑ No			
Yes. Give specific information about them			\$
illioilliation about them			Ψ
27. Licenses, franchises, and othe <i>Examples</i> : Building permits, exclu	r general intangibles usive licenses, cooperative association holdings, liquor licenses, profes	ssional licenses	
☑ No			
Yes. Give specific information about them			\$
inionnation about them			Ψ
Money or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
Money or property owed to you? 28. Tax refunds owed to you			portion you own? Do not deduct secured
			portion you own? Do not deduct secured
28. Tax refunds owed to you ☑ No □ Yes. Give specific information		Federal: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ☑ No ☐ Yes. Give specific information about them, including whyou already filed the return to the control of th	hether urns	Federal: \$ State: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ☑ No ☐ Yes. Give specific information about them, including when the control of t	hether urns		portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ☑ No ☐ Yes. Give specific information about them, including whyou already filed the return to the control of th	hether urns	State: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	hether urns	State: \$ Local: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	hether urns	State: \$ Local: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	alimony, spousal support, child support, maintenance, divorce settlem	State: \$ Local: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	alimony, spousal support, child support, maintenance, divorce settlem	State: \$ Local: \$	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	alimony, spousal support, child support, maintenance, divorce settlem	State: \$ Local: \$ ment, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	alimony, spousal support, child support, maintenance, divorce settlem	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	alimony, spousal support, child support, maintenance, divorce settlem	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the returned the tax years	hether urns	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	hether urns	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	nether urns alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, maintenance, divorce settlem be alimony, spousal support, child support, spousal support, maintenance, divorce settlem be alimony, spousal support, child support, spousal sp	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ✓ No Yes. Give specific information about them, including whyou already filed the retuand the tax years	you lity insurance payments, disability benefits, sick pay, vacation pay, wo its; unpaid loans you made to someone else	State: \$ Local: \$ ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Richard John Young, Sr. Document Page 11 of 30 number (if known) 21-12572

Debtor 1

31. Interests in insurance policies Examples: Health, disability, or life insura	ance; health savings account (HS	A); credit, homeowner's, or renter's insurance	
☑ No			
Yes. Name the insurance company of each policy and list its value.	Company name:	Beneficiary:	Surrender or refund value:
, ,			\$
			\$
			\$
32. Any interest in property that is due you figure the beneficiary of a living trust, property because someone has died. No		rance policy, or are currently entitled to receive	
☐ Yes. Give specific information			\$
			Ψ
33. Claims against third parties, whether Examples: Accidents, employment disputed No			
☐ Yes. Describe each claim			
04 Other continuent and unlimitated algebra			\$
34. Other contingent and unliquidated cla to set off claims✓ No	ims of every nature, including of	counterclaims of the debtor and rights	
☐ Yes. Describe each claim			\$
	L		Ψ
35. Any financial assets you did not alrea	dy list		
2 No	uy list		_
☐ Yes. Give specific information			\$
			Ψ
36. Add the dollar value of all of your entr		entries for pages you have attached	\$
Part 5: Describe Any Business	s-Related Property You C	Own or Have an Interest In. List any i	real estate in Part 1.
37. Do you own or have any legal or equit	able interest in any business-re	elated property?	
No. Go to Part 6.	•		
Yes. Go to line 38.			
			Current value of the portion you own?
			Do not deduct secured claims or exemptions.
38. Accounts receivable or commissions	you already earned		
☑ No			
Yes. Describe			\$
39. Office equipment, furnishings, and su		achines, rugs, telephones, desks, chairs, electronic device:	
No	are, moderno, printero, copiero, tax ma	ionines, rugs, telepriories, desks, challs, electrofiic device:	•
Yes. Describe			· ·
			Ψ

Debtor 1

40. Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
☑ No			
☐ Yes. Describe			\$
			Ψ
41. Inventory			
✓ No ✓ Yes. Describe]
Yes. Describe			\$
42. Interests in partnersh	ips or joint ventures		
✓ No			
☐ Yes. Describe	Name of entity:	% of ownership:	
		%	\$
			\$
			\$
			Ψ
43. Customer lists, mailir	ng lists, or other compilations		
✓ No			
Yes. Do your lists	include personally identifiable information (as defined in 11 U.S.C. \S 101(41A	A))?	
☐ No			
Yes. Desc	ribe		
			\$
AA Amus burguna arabata d	P. L. Mariana B. L. Mariana B. Ma		
44. Any business-related	property you did not already list		
Yes. Give specific			
information			\$
			\$
			\$
			\$
			Ψ
			\$
			\$
45 Add the dollar value	of all of your entries from Part 5, including any entries for pages you have at	tached	\$ 0.00
	number here		\$0.00
Part 6: Describe A	ny Farm- and Commercial Fishing-Related Property You Own or Ha	ve an Interest In	L
	r have an interest in farmland, list it in Part 1.		•
46. Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related prop	perty?	
☑ No. Go to Part 7.			
Yes. Go to line 47.			
			Current value of the
			portion you own?
			Do not deduct secured claims or exemptions.
47. Farm animals			
Examples: Livestock, p	poultry, farm-raised fish		
∡ No			
☐ Yes			1
			\$

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main
Richard John Young, Sr. Document Page 13 of Q number (if known) 21-12572

Debtor 1 48. Crops—either growing or harvested **2** No ☐ Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade **2** No ☐ Yes..... 50. Farm and fishing supplies, chemicals, and feed **☑** No ☐ Yes..... 51. Any farm- and commercial fishing-related property you did not already list **2** No ☐ Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached 0.00 for Part 6. Write that number here Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership **☑** No ☐ Yes. Give specific information..... 0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here Part 8: **List the Totals of Each Part of this Form** 40,000.00 55. Part 1: Total real estate, line 2 33,000.00 56. Part 2: Total vehicles, line 5 4,200.00 57. Part 3: Total personal and household items, line 15 200.00 58. Part 4: Total financial assets, line 36 0.00 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 37,400.00 Copy personal property total → 37,400.00 62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

77.400.00

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 14 of 30

Fill in this information to identify your case:				
Debtor 1	Richard John	Young, Sr.	Last Name	
Debtor 2 (Spouse, if filing)		Middle Name	Last Name	
		or the: Eastern District of Pe	ennsylvania	
Case number (If known)	21-12572			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
	 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. 						
		on of the property and line on that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Line from Schedule A/B:	Clothing 11	\$_700.00	✓ \$ 700.00 □ 100% of fair market value, up to any applicable statutory limit	Section 522(d)(3)		
	Brief description: Line from Schedule A/B:	Household Furnish.	\$_3,000.00	 ■ 3,000.00 ■ 100% of fair market value, up to any applicable statutory limit 	Section 522(d)(3)		
	Brief description: Line from Schedule A/B:	Cell Phones 7	\$500.00	■ \$\frac{500.00}{100% of fair market value, up to any applicable statutory limit	Section 522(d)(3)		
3.	3. Are you claiming a homestead exemption of more than \$170,350? (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes						

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Richard John Young, Sr. Document Page 15 of 30 Case number (# known) 21-12572

Debtor 1

Middle Name

Last Name

Part 2:

Additional Page

Brief description Schedule A	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Line from Schedule A/B:	TD Bank Account	\$200.00		Section 522(d)(5)
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:		\$	\$ \$ 100% of fair market value, up to any applicable statutory limit	

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 16 of 30

Fill in this information to identify your case:					
Debtor 1 Riahard John Young, Sr.					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: Eastern District of Pennsylvania					
Case number	21-12572				
(If known)					

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below.

Part 1: List All Secured Claims				
for each claim. If more than one creditor h	nore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Home Loan Investment Bank	Describe the property that secures the claim:	\$8,619.00	\$8,000.00	\$619.00
Creditor's Name 1 Home Loan Plaza Number Street	2012 Harley Motorcycle Loan			
Warwick RI 02886 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	□ An agreement you made (such as mortgage or secured car loan) □ Statutory lien (such as tax lien, mechanic's lien) □ Judgment lien from a lawsuit □ Other (including a right to offset)	-		
Date debt was incurred 03/18/2019	Last 4 digits of account number 3 1 4 6			
Phila. Police and Fire FCU	Describe the property that secures the claim:	\$19,794.00	\$10,000.00	\$ 9,794.00
Creditor's Name 901 Arch Street Number Street	2015 Chevy Silverado - Vehicle is totalled.			
	As of the date you file, the claim is: Check all that apply. Contingent	J		
Philadelphia PA 19107 City State ZIP Code	☐ Unliquidated			
J.,	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)	-		
Date debt was incurred 08/06/2019	Last 4 digits of account number 1 6 5 1			
Add the dollar value of your entries in	Column A on this page. Write that number here:	\$28,413.00		

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 17 of 30

Debtor 1 Riahard John Young, Sr.

First Name Middle Name Last Name

Case number (if known) 21-12572

Part 1: Additional Page After listing any entries on this p by 2.4, and so forth.	age, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
PNC Bank	Describe the property that secures the claim:	\$20,231.00	\$15,000.00 _{\$}	5,231.00
Creditor's Name				
P.O. Box 3180 Number Street	2017 Chevy Silverado			
Pittsburg PA 15230	As of the date you file, the claim is: Check all that apply. Contingent			
City State ZIP Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
_	Other (including a right to offset)			
☐ Check if this claim relates to a community debt				
Date debt was incurred 05/20/2019	Last 4 digits of account number 3 0 9 8			
Delcora	Describe the property that secures the claim:	\$147.00	\$147.00 _{\$}	
Creditor's Name P.O. Box 999				
Number Street	2757 Bethel Road, Chester, PA			
	As of the date you file, the claim is: Check all that apply.			
Ohantar DA 40040	☐ Contingent			
Chester PA 19016 City State ZIP Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only	Nature of lien. Check all that apply.			
Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Utility Bill			
Date debt was incurred	Last 4 digits of account number 0 0 0 2			
	Describe the property that secures the claim:	\$	\$\$	
Creditor's Name				
Number Street				
	As of the date you file, the claim is: Check all that apply. Contingent			
City State ZIP Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Judgment lien from a lawsuit			
_	Other (including a right to offset)			
☐ Check if this claim relates to a community debt	2 1 1 6			
Date debt was incurred	Last 4 digits of account number 3 1 4 6		1	
Add the dollar value of your entries	in Column A on this page. Write that number here:	\$20,378.00		
If this is the last page of your form,	add the dollar value totals from all pages.	\$ 48,644.00		

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Fill in this information to identify your case: Richard John Young, Sr. Debtor 1 First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Eastern District of Pennsylvania ☐ Check if this is an 21-12572 Case number amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: **List All of Your PRIORITY Unsecured Claims** 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ✓ Yes 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim **Priority** Nonpriority amount amount \$ 4,815.50 \$ 4,815.50 \$ Montgomery County 3899 Last 4 digits of account number Priority Creditor's Name P.O. Box 311 08/28/2015 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Norristown 19404 Contingent Unliquidated Who incurred the debt? Check one Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: ☐ Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim is for a community debt Claims for death or personal injury while you were intoxicated Is the claim subject to offset? Other. Specify No. Yes Last 4 digits of account number $\underline{2}$ $\underline{3}$ $\underline{5}$ $\underline{3}$ $_{\$}$ 8,774.25 $_{\$}$ 8,774.25 $_{\$}$ Tax Claim Bureau Priority Creditor's Name When was the debt incurred? 201 West Front Street Number As of the date you file, the claim is: Check all that apply. Contingent PA 19063 Media ZIP Code Unliquidated Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only ■ Domestic support obligations Debtor 1 and Debtor 2 only ▼ Taxes and certain other debts you owe the government □ At least one of the debtors and another Claims for death or personal injury while you were Check if this claim is for a community debt intoxicated Other, Specify Is the claim subject to offset?

✓ No ☐ Yes

Case 21-12572-mdc Document Page 19 of 30 number (if known) Desc Main

	First Name Middle Name	Last Name	Document	rage 19 01 30			
Pa	rt 2: List All of Your NONPRIOR	ITY Uns	ecured Claims				
3.	Do any creditors have nonpriority uns ☐ No. You have nothing to report in this ☑ Yes		•				
4.	List all of your nonpriority unsecured nonpriority unsecured claim, list the cred included in Part 1. If more than one credical claims fill out the Continuation Page of P	itor separa itor holds a	ately for each claim.	For each claim listed, identify wh	nat type of claim it is. Do not	list clai	ms already
						Tota	l claim
4.1	Phila Police and Fire FCU Nonpriority Creditor's Name			Last 4 digits of account numbe		\$	3,174.00
	901 Arch Street			When was the debt incurred?	06/15/2019		
	Philadelphia	PA	19107	As of the data you file the claim	in Charle all that apply		
	City	State	ZIP Code	As of the date you file, the clair	n is: Check all that apply.		
	Who incurred the debt? Check one.			Contingent			
	Debtor 1 only			☐ Unliquidated☐ Disputed			
	Debtor 1 only Debtor 2 only			Disputed			
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsec	ured claim:		
	At least one of the debtors and another			☐ Student loans			
	☐ Check if this claim is for a commun	ity dobt		Obligations arising out of a separation	aration agreement or divorce		
		iity debt		that you did not report as priorit			
	Is the claim subject to offset? ✓ No			Debts to pension or profit-sharing Other. Specify Loan	ng plans, and other similar debts	i	
	Yes			Other. Specify Loan			
	103						
4.2	Amercan Builders et. al.			Last 4 digits of account numbe		\$	51,989.00
	Nonpriority Creditor's Name			When was the debt incurred?	11/04/2020		
	P.O. Box 415636						
	Number Street	N // A	00044	As of the date you file, the clair	n is: Check all that apply		
		MA State	02241 ZIP Code	_	in ior onlook all that apply.		
	·	Otate	Zii Gode	☐ Contingent☐ Unliquidated			
	Who incurred the debt? Check one.			☐ Unliquidated☐ Disputed☐			
	Debtor 1 only			Disputed			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsec	ured claim:		
	☐ At least one of the debtors and another			☐ Student loans			
	_			Obligations arising out of a sepa			
	☐ Check if this claim is for a commun	ity debt		that you did not report as priorit	•		
	Is the claim subject to offset?			Debts to pension or profit-sharin Other. Specify Business I		i	
	No No			Other. Specify Dustriess L	7001		
	Yes						
4.3	Jubota Credit Corporation, U.S	.A.		Last 4 digits of account numbe	r <u>9 1 6 8</u>		10,683.00
	Nonpriority Creditor's Name			When was the debt incurred?	03/14/2019	\$	10,000.00
	P.O. Box 2046						
	Number Street Grapevine	TX	76099				
		State	ZIP Code	As of the date you file, the clair	n is: Check all that apply.		
	·			☐ Contingent			
	Who incurred the debt? Check one.			☐ Unliquidated			
	Debtor 1 only Debtor 2 only			☐ Disputed			
	Debtor 2 only Debtor 1 and Debtor 2 only			T (1101177107777			
	At least one of the debtors and another			Type of NONPRIORITY unsec	ured claim:		
	_			Student loans			
	☐ Check if this claim is for a commun	iity debt		Obligations arising out of a separathat you did not report as priorit			
	Is the claim subject to offset?			Debts to pension or profit-sharin	•	;	
	₩ No			✓ Other. Specify <u>Credit Acc</u>	• .		
	☐ Yes						

Dehtor :

Case 21-12572-mdc Sr. Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Pirst Name Middle Name Last Name Document Page 20 of 30 number (if Known)

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

Afte	er listing any entries on this page, number the	m beginning with	4.4, followed by 4.5, and so forth.	To	tal claim
	PNC Bank		Last 4 digits of account number 3 5 6 8	\$	444.00
	Nonpriority Creditor's Name P.O. BOX 747066		When was the debt incurred? $07/16/2019$		
	Number Street Pittsburg PA	15274	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	ZIP Code	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Bank Fees 		
	Minol, Inc.		Last 4 digits of account number 0 9 2 4	\$	169.00
	Nonpriority Creditor's Name		When was the debt incurred? 03/29/2021		
	15280 Addison Road Number Street		When was the dest incurred:		
	Addison TX	19040	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt ls the claim subject to offset? No Yes		 Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Bill 		
	Grainger		Last 4 digits of account number	\$	400.00
	Nonpriority Creditor's Name 401 N. 8th Street		When was the debt incurred?		
	Number Street Philadelphia PA	19123	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		☐ Unliquidated		
	Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset? ✓ No ☐ Yes		Other. Specify Credit Account		

Debtor :

Case 21-12572-mdc
Filed 10/02/21
Entered 10/02/21
Entered 10/02/21
First Name
Middle Name
Last Name
Document
Page 21 of 30 number (if known)
Page 21 of 10/02/21
First Name
Middle Name
Name
Document
Page 21 of 10/02/21
Page 21 of 10/02

Part 3:

List Others to Be Notified About a Debt That You Already Listed

Amato and Keating	J, P.C.		On which entry in Part 1 or Part 2 did you list the original creditor?
107 North Comme	rce Wav. Suite 1	00	Line of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Number Street	,,		□ Part 2: Creditors with Nonpriority Unsecured Claim
			1 2 2 2
Bethlehem	PA	18017	Last 4 digits of account number 1 3 3 2
City	State	ZIP Code	
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			, ,,,,,,, .
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
эц	State	ZIF Code	On which output in Dout 4 or Dout 2 did you liet the entiring analitar?
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			☐ Part 2: Creditors with Nonpriority Unsecured
			Claims
			Last 4 digits of account number
City	State	ZIP Code	
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Post A Constitution to the District Library and Obstitute
Number Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
tumber of our			Part 2: Creditors with Nonpriority Unsecured Claims
City	State	ZIP Code	Last 4 digits of account number
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			,
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street		-	Part 2: Creditors with Nonpriority Unsecured
			Claims
City .	State	ZIP Code	Last 4 digits of account number
City	Sidle	ZIF Code	
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
			Loot 4 digits of account number
City	State	ZIP Code	Last 4 digits of account number

Debtor :

Case 21-12572-mdc Scr. Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main First Name Middle Name Last Name Document Page 22 of 30 number (if known)

Pa	art 2: List All of Your NONPRIOR	ITY Uns	ecured Claim	s		
3.	Do any creditors have nonpriority uns ☐ No. You have nothing to report in this ☑ Yes		•			
4.	nonpriority unsecured claim, list the cred	itor separa itor holds a	ately for each cla	Il order of the creditor who holds each claim. If a creditor has im. For each claim listed, identify what type of claim it is. Do not a, list the other creditors in Part 3.If you have more than three not	list cla	aims already
	1				Tota	al claim
4.1	Lowe's Credit Card Nonpriority Creditor's Name			Last 4 digits of account number	\$	6,000.00
	P.O. Box 530970			When was the debt incurred?		
	Number Street Atlanta	GA	30353			
	City	State	ZIP Code	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only			□ Contingent□ Unliquidated□ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another			Type of NONPRIORITY unsecured claim: Student loans		
	☐ Check if this claim is for a community the claim subject to offset? ☑ No ☐ Yes	ity debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card		
4.2	Brandon Madden			Last 4 digits of account number	\$	20,000.00
	Nonpriority Creditor's Name 350 Wolf Street			When was the debt incurred?		
	Number Street			_		
	Philadelphia City	PA State	19148 ZIP Code	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only	State	ZIF Code	☐ Contingent ☐ Unliquidated ☐ Disputed		
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another☐ Check if this claim is for a commun	itv debt		 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
	Is the claim subject to offset?	mry dobt		Debts to pension or profit-sharing plans, and other similar debts		
	Ø No □ Yes			other. Specify Worker's Comp. Claim		
4.3	George and Kristin Martelliti			Last 4 digits of account number	e	12,000.00
	Nonpriority Creditor's Name 606 Gates Street Number Street			When was the debt incurred?	Ψ	
	Philadelphia	PA	19128	As of the date you file, the claim is: Check all that apply.		
	City	State	ZIP Code	Contingent		
	Who incurred the debt? Check one. ✓ Debtor 1 only			Unliquidated		
	Debtor 2 only			☐ Disputed		
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another			Student loans		
	Check if this claim is for a commun	ity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
	Is the claim subject to offset? ✓ No ☐ Yes			Debts to pension or profit-sharing plans, and other similar debts Other. Specify Hard Money Loan		

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
6a. Domestic support obligations	6a.	\$
6b. Taxes and certain other debts you owe the government	6b.	\$13,589.75
6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$0.00
6e. Total. Add lines 6a through 6d.	6e.	\$13,589.75
		Total claim
6f. Student loans	6f.	\$
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$104,859.00
6j. Total. Add lines 6f through 6i.	6j.	\$104,859.00
	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total. Add lines 6a through 6d. 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were intoxicated 6c. 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 6e. Total. Add lines 6a through 6d. 6e. 6f. Student loans 6f. 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6g. 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6i.

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 24 of 30

Fill in this information to identify your case:						
Debtor	Richard John Young, Sr.					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse If filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Eastern District of Pennsylvania				—		
Case number	21-12572					
(If known)						

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with who	om you l	nave the contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			-
	City		State	ZIP Code	-
2.2					
	Name				
	Number	Street			-
	City		State	ZIP Code	-
2.3					
	Name				-
	Number	Street			-
	City		State	ZIP Code	-
2.4					
	Name				-
	Number	Street			-
	City		State	ZIP Code	-
2.5					
	Name				-
	Number	Street			-
	City		State	ZIP Code	-

Fill in this information to identify your case:							
Debtor 1	Richard John Y	oung, Sr.					
·	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Eastern District of Pennsylvania							
Case number (If known)	21-12572						

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	 Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No 							
	☐ Yes							
2.	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
☑ No. Go to line 3.								
	Tes. Did your spouse, former spouse, or legal equivalent live with you at the time?	?						
	□ No							
	☐ Yes. In which community state or territory did you live?	. Fill in the name and current address of that person.						
	Name of your spouse, former spouse, or legal equivalent	-						
	Number Street	-						
	Number Greet							
	City State ZIP Code	-						
	In Column 1, list all of your codebtors. Do not include your spouse as a codebto shown in line 2 again as a codebtor only if that person is a guarantor or cosigne Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Schedule E/F, or Schedule G to fill out Column 2.	er. Make sure you have listed the creditor on						
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt						
		Check all schedules that apply:						
3.1								
	Name	Schedule D, line						
		☐ Schedule E/F, line						
	Number Street	☐ Schedule G, line						
	City State ZIP Code							
3.2		_						
	Name	Schedule D, line						
		Schedule E/F, line						
	Number Street	☐ Schedule G, line						
	City State ZIP Code							
3.3								
	Name	Schedule D, line						
		Schedule E/F, line						
	Number Street	☐ Schedule G, line						
	City State ZIP Code							

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 26 of 30

Fill in this information to identify	your case:				
Debtor 1 Richard John You	na. Sr.				
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: I	Eastern District of Pennsylva	ania			
Case number 21-12572				Check if	this is:
(If known)				☐ An an	nended filing
					plement showing postpetition chapter 13 ne as of the following date:
Official Form 106I				MM /	DD / YYYY
Schedule I: You	ır Income				12/15
supplying correct information. If yo	ou are married and not filing se is not filing with you, of top of any additional pag	ng jointly, and yo lo not include inf	ur spouse ormation a	is living with bout your spo	or 2), both are equally responsible for you, include information about your spouse. ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment		Debtor 1			Debtor 2 or non-filing spouse
information. If you have more than one job,		Deptor 1			Deptor 2 or non-ning spouse
attach a separate page with information about additional employers.	Employment status	✓ Employed☐ Not employed	ed		☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.					
Occupation may include student or homemaker, if it applies.	Occupation	Roofer			
	Employer's name	Roof Control,	LLC		
	Employer's address	4721 Van Kir	k Stroot		
	Employer 3 address	Number Street	K Slieet		Number Street
		Philadelphia	PA	19153	
		City	State Z	IP Code	City State ZIP Code
	How long employed ther	e? 1 month			1 month
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated.		. If you have nothi	ing to repor	t for any line, v	vrite \$0 in the space. Include your non-filing
If you or your non-filing spouse ha below. If you need more space, at	ave more than one employe		ormation for	all employers	for that person on the lines
			F	or Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			2. \$_	2,165.00	\$
3. Estimate and list monthly over	time pay.		3. + \$_		+ \$
4. Calculate gross income. Add lin	ne 2 + line 3.		4. \$_	2,165.00	\$

Official Form 106l Schedule I: Your Income page 1

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 27 of 30

Debtor 1

Richard John Young, Sr.

		, –
First Name	Middle Name	Last Name

Case number (if known) 21-12572

		Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	. → 4.	\$_	2,165.00	\$	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	520.00	\$	
5b. Mandatory contributions for retirement plans	5b.	\$		\$	
5c. Voluntary contributions for retirement plans	5c.	\$		\$	
5d. Required repayments of retirement fund loans	5d.	\$			
5e. Insurance	5e.	\$		\$	
5f. Domestic support obligations	5f.	\$_		\$	
5g. Union dues	5g.	\$_		\$	
5h. Other deductions. Specify:	-	+\$		+ \$	
		-			
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5	5h. 6.	\$_		\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	1,645.00	\$	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_		\$	
8b. Interest and dividends	8b.	\$_		\$	
8c. Family support payments that you, a non-filing spouse, or a depen regularly receive	dent				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_		\$	
8d. Unemployment compensation	8d.	\$_		\$	
8e. Social Security	8e.	\$		\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assist that you receive, such as food stamps (benefits under the Supplementa Nutrition Assistance Program) or housing subsidies.					
Specify:	8f.	\$_		\$	
8g. Pension or retirement income	8g.	\$_		\$	
8h. Other monthly income. Specify:	8h.	+\$_		+\$	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_		\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	1,645.00	+ \$=	\$1,645.00
11. State all other regular contributions to the expenses that you list in ScI Include contributions from an unmarried partner, members of your household			ents, your roo	ommates, and other	
friends or relatives.	ro not o	vailahl	o to nov ovec	nege listed in Schodula I	
Do not include any amounts already included in lines 2-10 or amounts that a Specify:				nses listed in S <i>chedule J.</i>	¢
					Ψ
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain				•	\$1,645.00
13. Do you expect an increase or decrease within the year after you file thi	is form?	?			Combined monthly income
☑ No. ☐ Yes. Explain:					
					_

F	Fill in this information to identify	your case:				
	Debtor 1 Richard John Your	ng, Sr. Middle Name Last Name	Check if th	is is:		
	Debtor 2	Middle Name Last Name	——— An ame		na	
	(Spouse, if filing) First Name	Middle Name Last Name	☐ A suppl		•	etition chapter 13
	United States Bankruptcy Court for the: E	Eastern District of Pennsylvania			the following	•
	Case number 21-12572 (If known)		MM / DE	O / YYYY	_	
(Official Form 106J					
3	Schedule J: You	ur Expenses				12/15
ir		ssible. If two married people are filind, attach another sheet to this form				-
F	Part 1: Describe Your House	sehold				
1.	Is this a joint case?					
	No. Go to line 2. Yes. Does Debtor 2 live in a se	eparate household?				
	☐ No☐ Yes. Debtor 2 must file	e Official Form 106J-2, <i>Expenses for S</i>	eparate Household of Debtor 2.			
2.	Do you have dependents?	☑ No	Danis dantia salatia salais ta	_	Na	Dana damandant libra
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the dependents' names.	caon dependent				□ No □ Yes
						☐ No
				_		Yes
						☐ No☐ Yes
						☐ No
						Yes
						☐ No
						☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?	☐ No ☐ Yes				
P	art 2: Estimate Your Ongoin	ng Monthly Expenses				
е		bankruptcy filing date unless you a kruptcy is filed. If this is a suppleme				
	·	-cash government assistance if you it on Schedule I: Your Income (Offi			Your expe	nses
4	 The rental or home ownership e any rent for the ground or lot. 	xpenses for your residence. Include	first mortgage payments and	4.	\$	
	If not included in line 4:					
	4a. Real estate taxes			4a.	\$	
	4b. Property, homeowner's, or re	enter's insurance		4b.	\$	· · · · · · · · · · · · · · · · · · ·
	4c. Home maintenance, repair, a	and upkeep expenses		4c.	\$	

4d. Homeowner's association or condominium dues

4d.

Case 21-12572-mdc Doc 17 Filed 10/02/21 Entered 10/02/21 16:21:34 Desc Main Document Page 29 of 30

Richard John Young, Sr. Debtor 1

Last Name

Case number (if known) 21-12572

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6	Utilities:		
0.	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 100.00
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$400.00
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$ 100.00
0.	Personal care products and services	10.	\$ 100.00
1.	Medical and dental expenses	11.	\$ 50.00
2.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 100.00
4.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$300.00
	15d. Other insurance. Specify:	15d.	\$
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
7			
1.	Installment or lease payments: 17a. Car payments for Vehicle 1	170	\$ 500.00
		17a. 17b.	\$ 350.00
	17b. Car payments for Vehicle 2	17b. 17c.	\$
	17c. Other. Specify:	17c.	\$ \$_
	Your payments of alimony, maintenance, and support that you did not report as deducted from	17u.	
	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Debtor 1	Richard John Young, Sr.	Case number (if known) 21	-12572
	First Name wilding Last Name		
. Other. S	Specify:	21.	+\$
. Calcula	te your monthly expenses.		
22a. Add	d lines 4 through 21.	22a.	\$2,200.00
22b. Co	py line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J	-2 22b.	\$
22c. Add	d line 22a and 22b. The result is your monthly expenses.	22c.	\$
3. Calculate	e your monthly net income.		4.045.00
23a. Co	py line 12 (your combined monthly income) from Schedule I.	23a.	\$1,645.00
23b. Co	py your monthly expenses from line 22c above.	23b.	-\$2,200.00
23c. Su	btract your monthly expenses from your monthly income.		\$ 0.00
The	e result is your monthly net income.	23c.	\$
4. Do you e	expect an increase or decrease in your expenses within the year after	you file this form?	
	nple, do you expect to finish paying for your car loan within the year or do	• •	
	e payment to increase or decrease because of a modification to the terms	of your mortgage?	
✓ No. ☐ Yes.	E attackers		
Tes.	Explain here:		